1 2 3 4 5 6 7	Tammy Hussin (Bar No. 155290) Lemberg & Associates LLC 6404 Merlin Drive Carlsbad, CA 92011 Telephone (855) 301-2100 ext. 5514 thussin@lemberglaw.com  Lemberg & Associates, LLC 1100 Summer Street Stamford, CT 06905					
8	Telephone: (203) 653-2250 Facsimile: (203) 653-3424					
10	Attorneys for Plaintiff, Maisara Rahman					
11 12 13 14 15	UNITED STATES DISTRICT COURT CENTRAL DISTRICT OF CALIFORNIA EASTERN DIVISION					
16 17	Maisara Rahman,	Case No.:				
18 19 20 21 22 23 24 25	Plaintiff, vs.  Pioneer Credit Recovery, Inc.; and DOES 1-10, inclusive,  Defendants.	COMPLAINT FOR DAMAGES 1. VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. § 1692 ET. SEQ; 2. VIOLATION OF FAIR DEBT COLLECTION PRATICES ACT, CAL.CIV.CODE § 1788 ET. SEQ.  JURY TRIAL DEMANDED				
26 27 28		COMPLAINT FOR DAMAGES				

For this Complaint, the Plaintiff, Maisara Rahman, by undersigned counsel, states as follows:

#### **JURISDICTION**

- 1. This action arises out of Defendants' repeated violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. ("FDCPA"), and the invasions of Plaintiff's personal privacy by the Defendants and its agents in their illegal efforts to collect a consumer debt.
  - 2. Supplemental jurisdiction exists pursuant to 28 U.S.C. § 1367.
- 3. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b), in that Defendants transact business here and a substantial portion of the acts giving rise to this action occurred here.

#### **PARTIES**

- 4. The Plaintiff, Maisara Rahman (hereafter "Plaintiff"), is an adult individual residing in San Jacinto, California, and is a "consumer" as the term is defined by 15 U.S.C. § 1692a(3).
- 5. Defendant, Pioneer Credit Recovery, Inc. ("Pioneer"), is a New York, business entity with an address of 26 Edward Street, Arcade, New York 14009, operating as a collection agency, and is a "debt collector" as the term is defined by 15 U.S.C. § 1692a(6).

- 6. Does 1-10 (the "Collectors") are individual collectors employed by Pioneer and whose identities are currently unknown to the Plaintiff. One or more of the Collectors may be joined as parties once their identities are disclosed through discovery.
  - 7. Pioneer at all times acted by and through one or more of the Collectors.

#### ALLEGATIONS APPLICABLE TO ALL COUNTS

#### A. The Debt

- 8. The Plaintiff allegedly incurred a financial obligation in the approximate amount of \$127,000.00 for a student loan (the "Debt") to Sallie Mae (the "Creditor").
- 9. The Debt arose from services provided by the Creditor which were primarily for family, personal or household purposes and which meets the definition of a "debt" under 15 U.S.C. § 1692a(5).
- 10. The Debt was purchased, assigned or transferred to Pioneer for collection, or Pioneer was employed by the Creditor to collect the Debt.
- 11. The Defendants attempted to collect the Debt and, as such, engaged in "communications" as defined in 15 U.S.C. § 1692a(2).

#### B. Pioneer Engages in Harassment and Abusive Tactics

12. Within the last year, Pioneer contacted Plaintiff in an attempt to collect the Debt.

- 13. Pioneer called Plaintiff's place of employment, a hospital, in an attempt to collect the Debt.
- 14. Pioneer disclosed the nature of the calls to Plaintiff's co-workers and told Plaintiff's co-workers that Plaintiff owes money, causing great deal of embarrassment to Plaintiff.
- 15. Pioneer contacted Plaintiff's chief-of-staff of the hospital at his home in an attempt to collect the Debt. Pioneer disclosed the information about Plaintiff's Debt to the chief-of-staff, causing a huge amount of embarrassment to Plaintiff and causing Plaintiff to fear that her employment could be in jeopardy.
- 16. Pioneer called chief's house on several occasions without being asked to do so.
- 17. Plaintiff called Pioneer and left a voice message asking that Pioneer stop calling her place of employment and her co-workers. Plaintiff further provided Pioneer with her cellular number and address for future communications. Plaintiff further instructed Pioneer to cease all calls to her workplace and advised Pioneer that Plaintiff's employment could be in jeopardy.
- 18. Pioneer thereafter continued calling Plaintiff's workplace and Plaintiff's co-workers in an attempt to collect the Debt.
- 19. Pioneer called Plaintiff's work place at an excessive rate, placing three to four calls daily with intent to annoy and harass Plaintiff.

- 20. Pioneer left numerous voice messages disclosing the information about the Debt at Plaintiff's work number and left numerous "urgent" messages with Plaintiff's secretary.
- 21. On one occasion, Pioneer threatened to call secretary's supervisor and "get her in trouble" if secretary did not put Plaintiff on the phone immediately.
- 22. Furthermore, in one of the voice messages left at Plaintiff's work,
  Pioneer threatened to garnish Plaintiff's wages if Plaintiff did not call Pioneer back in
  30 minutes.
- 23. Pioneer had no present legal ability to affect an immediate garnishment without first providing Plaintiff with the proper notices as required by law.
- 24. Plaintiff offered to make small monthly payments toward the Debt.

  Pioneer refused to accept Plaintiff's offer and demanded payments in greater amounts, which Plaintiff could not afford.
- 25. Pioneer failed to provide Plaintiff with any written correspondence regarding the Debt, even after Plaintiff's requests for documentation.

#### C. Plaintiff Suffered Actual Damages

26. The Plaintiff has suffered and continues to suffer actual damages as a result of the Defendants' unlawful conduct.

- 27. As a direct consequence of the Defendants' acts, practices and conduct, the Plaintiff suffered and continues to suffer from humiliation, anger, anxiety, emotional distress, fear, frustration and embarrassment.
- 28. The Defendants' conduct was so outrageous in character, and so extreme in degree, as to go beyond all possible bounds of decency, and to be regarded as atrocious, and utterly intolerable in a civilized community.

## **COUNT I VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT**15 U.S.C. § 1692, et seq.

- 29. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 30. The Defendants contacted third parties for purposes other than to confirm or correct location information, in violation of 15 U.S.C. § 1692b(1).
- 31. The Defendants informed third parties of the nature of Plaintiff's debt and stated that the Plaintiff owed a debt, in violation of 15 U.S.C. § 1692b(2).
- 32. The Defendants contacted the Plaintiff at a place and during a time known to be inconvenient for the Plaintiff, in violation of 15 U.S.C. § 1692c(a)(1).
- 33. The Defendants contacted the Plaintiff at his place of employment, knowing that the Plaintiff's employer prohibited such communications, in violation of 15 U.S.C. § 1692c(a)(3).

- 34. The Defendants engaged in behavior the natural consequence of which was to harass, oppress, or abuse the Plaintiff in connection with the collection of a debt, in violation of 15 U.S.C. § 1692d.
- 35. The Defendants caused a phone to ring repeatedly and engaged the Plaintiff in telephone conversations, with the intent to annoy and harass, in violation of 15 U.S.C. § 1692d(5).
- 36. The Defendants threatened the Plaintiff with garnishment if the debt was not paid, in violation of 15 U.S.C. § 1692e(4).
- 37. The Defendants used unfair and unconscionable means to collect a debt, in violation of 15 U.S.C. § 1692f.
- 38. The Defendants failed to send Plaintiff an initial letter within five days of its initial contact with Plaintiff as required by law, in violation of 15 U.S.C. § 1692g(a).
- 39. The foregoing acts and omissions of the Defendants constitute numerous and multiple violations of the FDCPA, including every one of the above-cited provisions.
- 40. The Plaintiff is entitled to damages as a result of the Defendants' violations.

# COUNT II VIOLATION OF THE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT, Cal. Civ. Code § 1788 et seq.

- 41. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 42. The Rosenthal Fair Debt Collection Practices Act, California Civil Code section 1788 et seq. ("Rosenthal Act") prohibits unfair and deceptive acts and practices in the collection of consumer debts.
- 43. Pioneer Credit Recovery, Inc., in the regular course of business, engages in debt collection and is a "debt collector" as defined by Cal. Civ. Code § 1788.2(c).
- 44. The Defendants threatened the Plaintiff with garnishment or attachment of his wages if the debt was not paid, without intending to institute such proceedings, in violation of Cal. Civ. Code § 1788.10(e).
- 45. The Defendants caused a telephone to ring repeatedly and engaged the Plaintiff in continuous conversations with an intent to annoy the Plaintiff, in violation of Cal. Civ. Code § 1788.11(d).
- 46. The Defendants communicated with the Plaintiff with such frequency as to be considered harassment, in violation of Cal. Civ. Code § 1788.11(e).
- 47. The Defendants failed to comply with the provisions of 15 U.S.C. § 1692, et seq., in violation of Cal. Civ. Code § 1788.13(e).

- 48. The Defendants communicated with the Plaintiff's employer about the Plaintiff's debt, without consent of the Plaintiff's attorney or the Plaintiff, and without the purpose of verifying location or employment information, in violation of Cal. Civ. Code § 1788.12(a).
- 49. The Defendants did not comply with the provisions of Title 15, Section 1692 of the United States Code, in violation of Cal. Civ. Code § 1788.17.
- 50. The Plaintiff is entitled to damages as a result of the Defendants' violations.

### COUNT III INVASION OF PRIVACY BY INTRUSION UPON SECLUSION

- 51. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 52. The Restatement of Torts, Second, § 652B defines intrusion upon seclusion as, "One who intentionally intrudes...upon the solitude or seclusion of another, or his private affairs or concerns, is subject to liability to the other for invasion of privacy, if the intrusion would be highly offensive to a reasonable person."
- 53. California further recognizes the Plaintiff's right to be free from invasions of privacy, thus the Defendants violated California state law.
- 54. The Defendants intentionally intruded upon Plaintiff's right to privacy by continually harassing Plaintiff with above-referenced telephone calls.

- 55. The telephone calls made by the Defendants to Plaintiff were so persistent and repeated with such frequency as to be considered, "hounding the plaintiff," and, "a substantial burden to her existence," thus satisfying the Restatement of Torts, Second, § 652B requirement for an invasion of privacy.
- 56. The conduct of the Defendants in engaging in the illegal collection activities resulted in multiple invasions of privacy in such a way as would be considered highly offensive to a reasonable person.
- 57. As a result of the intrusions and invasions, the Plaintiff is entitled to actual damages in an amount to be determined at trial from the Defendants.
- 58. All acts of the Defendants and its agents were committed with malice, intent, wantonness, and recklessness, and as such, the Defendants are subject to punitive damages.

#### COUNT IV INTENTIONAL INFLICTION OF EMOTIONAL DISTRESS

- 59. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully set forth herein at length.
- 60. The acts, practices and conduct engaged in by the Defendants vis-à-vis the Plaintiff was so outrageous in character, and so extreme in degree, as to go beyond all possible bounds of decency, and to be regarded as atrocious, and utterly intolerable in a civilized community.

- 61. The foregoing conduct constitutes the tort of intentional infliction of emotional distress under the laws of the State of California.
- 62. All acts of Defendants and the Collectors complained of herein were committed with malice, intent, wantonness, and recklessness, and as such, Defendants are subject to imposition of punitive damages.
- 63. Defendants could reasonably foresee its conduct would cause mental anguish and severe emotional distress to Plaintiff.
- 64. Plaintiff did indeed suffer mental anguish and severe emotional distress including post-traumatic stress, paranoia, and depression.
- 65. Defendant's conduct resulted in reckless infliction of emotional distress under the laws of the State of California.

### PRAYER FOR RELIEF

WHEREFORE, the Plaintiff prays that judgment be entered against the Defendants:

- A. Actual damages pursuant to 15 U.S.C. § 1692k(a)(1) against the Defendants;
- B. Statutory damages of \$1,000.00 pursuant to 15 U.S.C. \$1692k(a)(2)(A) against the Defendants;
- C. Costs of litigation and reasonable attorney's fees pursuant to 15 U.S.C.§ 1692k(a)(3) against the Defendants;

- D. Actual damages pursuant to Cal. Civ. Code § 1788.30(a);
- E. Statutory damages of \$1,000.00 for knowingly and willfully committing violations pursuant to Cal. Civ. Code § 1788.30(b);
- F. Actual damages from the Defendants for the all damages including emotional distress suffered as a result of the intentional, reckless, and/or negligent FDCPA violations and intentional, reckless, and/or negligent invasions of privacy and intentional infliction of emotional distress in an amount to be determined at trial for the Plaintiff;
- G. Punitive damages; and
- H. Such other and further relief as may be just and proper.

#### TRIAL BY JURY DEMANDED ON ALL COUNTS

DATED: August 2, 2012 TAMMY HUSSIN

By:\_\_\_\_\_

Tammy Hussin, Esq.

Lemberg & Associates, LLC

Attorney for Plaintiff, Maisara Rahman

# Case 5:12-cv-01283-VAP-DTB Document 1 Filed 08/02/12 Page 13 of 15 Page ID #:49 UNITED STATES DISTRICT COURT, CENTRAL ILLEGATE DESCRIPTION OF THE CIVIL COVER SHEET

I (a) PLAINTIFFS (Check box if	you are representing yourself□)		DEFENDANTS				
Maisara Rahman			Pioneer Credit Recovery,	Inc.			
yourself, provide same.) Tammy Hussin, 6404 Merlin	ess and Telephone Number. If you are Drive, Carlsbad, CA 92011	e representing	Attorneys (If Known)				
855-301-2300 X 5514 Lemberg & Associates, 1100	Summer St 3rd F1 Stamford CT 069	05 2036532250					
II. BASIS OF JURISDICTION (Place an X in one box only.)  III. CITIZENSHIP OF PRINCIPAL PARTIES - For Diversity Cases Only (Place an X in one box for plaintiff and one for defendant.)							
☐ 1 U.S. Government Plaintiff	✓ 3 Federal Question (U.S. Government Not a Party)	Citizen of This	PTI	F DEF	PTF DEF Principal Place		
☐ 2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizenship of Parties in Item III)	Citizen of Anoth	her State	☐ 2 Incorporated are of Business in a	nd Principal Place □ 5 □ 5 Another State		
		Citizen or Subje	ect of a Foreign Country 3	☐ 3 Foreign Nation	□6 □6		
IV. ORIGIN (Place an X in one box only.)  If Original Proceeding State Court Appellate Court Reopened State Court Appellate Court Reopened State Court Reopened State Court Reopened Reopened State Court Reopened							
V. REQUESTED IN COMPLAIN	NT: JURY DEMAND: Yes [	□ No (Check 'Yes	' only if demanded in complai	nt.)			
CLASS ACTION under F.R.C.P.	23: □ Yes 🛂 No	<b>≝</b> 1	MONEY DEMANDED IN C	OMPLAINT: § Damage	es, fees, costs		
VI. CAUSE OF ACTION (Cite the			te a brief statement of cause.	Do not cite jurisdictional s	statutes unless diversity.		
	f the Fair Debt Collection Practices A	Act					
VII. NATURE OF SUIT (Place ar	n X in one box only.)			1	<del>- 11</del>		
**		TORTS  RSONAL INJURY  Airplane	TORTS PERSONAL PROPERTY	PRISONER PETITIONS D 510 Motions to	LABOR 710 Fair Labor Standards		
□ 450 Commerce/ICC Rates/etc. □ 460 Deportation □ 470 Racketeer Influenced and Corrupt Organizations □ 480 Consumer Credit □ 490 Cable/Sat TV □ 810 Selective Service □ 850 Securities/Commodities/ Exchange □ 875 Customer Challenge 12 USC 3410 □ 890 Other Statutory Actions □ 891 Agricultural Act □ 892 Economic Stabilization Act □ 893 Environmental Matters □ 894 Energy Allocation Act □ 895 Freedom of Info. Act □ 900 Appeal of Fee Determination Under Equal Access to Justice	140 Negotiable Instrument 150 Recovery of Overpayment & Enforcement of Judgment 151 Medicare Act 152 Recovery of Defaulted Student Loan (Excl. Veterans) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise REAL PROPERTY 210 Land Condemnation 220 Foreclosure 230 Rent Lease & Ejectment 240 Torts to Land 245 Tort Product Liability 290 All Other Real Property	5 Airplane Product Liability 1 Assault, Libel & Slander 2 Fed. Employers' Liability 2 Marine Product Liability 3 Motor Vehicle Motor Vehicle Product Liability 4 Other Personal Injury-Med Malpractics 5 Personal Injury-Product Liability 6 Asbestos Person Injury-Product Liability 7 Asbestos Person Injury-Product Liability 8 Asbestos Person Injury-Product Liability 8 Asbestos Person Injury-Product Liability 9 MMIGRATION Naturalization Application Habeas Corpus-Alien Detainee 9 Other Immigrati Actions	□ 371 Truth in Lending Property Damage Product Liability BANKRUPTCY □ 422 Appeal 28 USC 158 □ 423 Withdrawal 28 USC 157 CIVIL RIGHTS □ 441 Voting □ 442 Employment 443 Housing/Accommodations □ 444 Welfare al □ 445 American with Disabilities - Employment □ 446 American with Disabilities - Other □ 440 Other Civil Rights	☐ 530 General ☐ 535 Death Penalty	Relations  Reporting & Disclosure Act  Reporting		
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FOR OFFICE USE ONLY: Cas	se Number:			Mr - 2	OTBX		

### UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA CIVIL COVER SHEET

VIII(a). IDENTICAL CASES: Ha If yes, list case number(s):	s this action been p	reviously filed in this court a	nd dismissed, remanded or closed? ≝No □ Yes		
VIII(b). RELATED CASES: Have If yes, list case number(s):	e any cases been pr	eviously filed in this court tha	at are related to the present case? ≝No □ Yes		
□ B. □ C.	Arise from the sam Call for determinat For other reasons v	e or closely related transaction ion of the same or substantial would entail substantial duplic	ons, happenings, or events; or all y related or similar questions of law and fact; or cation of labor if heard by different judges; or and one of the factors identified above in a, b or c also is present.		
IX. VENUE: (When completing the					
(a) List the County in this District;  ☐ Check here if the government, i	California County of ts agencies or employed	outside of this District; State is oyees is a named plaintiff. If	if other than California; or Foreign Country, in which EACH named plaintiff resides. this box is checked, go to item (b).		
County in this District:*			California County outside of this District; State, if other than California; or Foreign Country		
County of Riverside					
(b) List the County in this District;  ☐ Check here if the government, it	California County of ts agencies or emplo	outside of this District; State in oyees is a named defendant.	if other than California; or Foreign Country, in which EACH named defendant resides.  If this box is checked, go to item (c).		
County in this District:*			California County outside of this District; State, if other than California; or Foreign Country		
			State of New York		
(c) List the County in this District; Note: In land condemnation ca			of other than California; or Foreign Country, in which EACH claim arose.		
County in this District:*			California County outside of this District; State, if other than California; or Foreign Country		
County of Riverside					
* Los Angeles, Orange, San Bernar Note: In land condemnation cases, us			San Luis Obispo Counties		
X. SIGNATURE OF ATTORNEY (	OR PRO PER):	AP	Date August 2, 2012		
or other papers as required by lav	v. This form, appro-	ved by the Judicial Conference	mation contained herein neither replace nor supplement the filing and service of pleadings e of the United States in September 1974, is required pursuant to Local Rule 3-1 is not filed ing the civil docket sheet. (For more detailed instructions, see separate instructions sheet.)		
Key to Statistical codes relating to So	cial Security Cases	:			
Nature of Suit Code	Abbreviation	Substantive Statement of	f Cause of Action		
861	HIA	All claims for health insurance benefits (Medicare) under Title 18, Part A, of the Social Security Act, as amended. Also, include claims by hospitals, skilled nursing facilities, etc., for certification as providers of services under the program. (42 U.S.C. 1935FF(b))			
862	BL	All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969. (30 U.S.C. 923)			
863	DIWC	All claims filed by insured workers for disability insurance benefits under Title 2 of the Social Security Act, as amended; plus all claims filed for child's insurance benefits based on disability. (42 U.S.C. 405(g))			
863	DIWW	All claims filed for widows or widowers insurance benefits based on disability under Title 2 of the Social Security Act, as amended. (42 U.S.C. 405(g))			
864	SSID	All claims for supplemental security income payments based upon disability filed under Title 16 of the Social Security Act, as amended.			
865	RSI All claims for retirement (old age) and survivors benefits under Title 2 of the Social Security Act, as amended. (42 U.S.C. (g))				

CV-71 (05/08) CIVIL COVER SHEET

#### UNITED STATES DISTRICT COURT **CENTRAL DISTRICT OF CALIFORNIA**

#### NOTICE OF ASSIGNMENT TO UNITED STATES MAGISTRATE JUDGE FOR DISCOVERY

This case has been assigned to District Judge Virginia A. Phillips and the assigned discovery Magistrate Judge is David T. Bristow.

The case number on all documents filed with the Court should read as follows:

EDCV12- 1283 VAP (DTBx)

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			e Judge has been designated t		
A	Il discovery related motions	shoul	d be noticed on the calendar	of the	e Magistrate Judge
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			NOTICE TO COUNSEL		
	py of this notice must be served to a copy of this notice must be set		summons and complaint on all defaall plaintiffs).	endan	its (if a removal action is
Subs	sequent documents must be filed	at the f	ollowing location:		
Ц	Western Division 312 N. Spring St., Rm. G-8 Los Angeles, CA 90012		Southern Division 411 West Fourth St., Rm. 1-053 Santa Ana, CA 92701-4516	Ц	Eastern Division 3470 Twelfth St., Rm. 134 Riverside, CA 92501

Failure to file at the proper location will result in your documents being returned to you.